

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 30th, 2000, HAROLD L. HAYES, executed a certain Deed of Trust to, D. JEFFREY FRAZIER, TRUSTEE for the benefit of COMMUNITY BANK, DESOTO COUNTY, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1203, Page 386; and

WHEREAS, COMMUNITY BANK, DESOTO COUNTY, pursuant to the provisions of the aforesaid Deed of Trust, has elected to substitute ERIC L. SAPPENFIELD, as Trustee in and for the above described Deed of Trust and indebtedness secured thereby in lieu and in place of D. JEFFREY FRAZIER.

NOW, THEREFORE, COMMUNITY BANK, DESOTO COUNTY, the holder of the above described Deed of Trust, does hereby substitute and appoint ERIC L. SAPPENFIELD, as Trustee in place of D. JEFFREY FRAZIER and does hereby confer upon said ERIC L. SAPPENFIELD, full and complete power to execute said Deed of Trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

WITNESS MY SIGNATURE this the 17th day of May, 2001.

COMMUNITY BANK, DESOTO COUNTY

BY: [Signature]
NAME: D. Jeffrey Frazier
TITLE: Executive Vice President

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 17th day of May, 2001, within my jurisdiction, the within named D. Jeffrey Frazier, who acknowledged that he is Ex Vice President, of COMMUNITY BANK, DESOTO COUNTY, a Mississippi Banking Corporation, and that for and on behalf of the said Corporation, and as it act and deed he executed the above and foregoing instrument, after first having been duly authorized by said Corporation so to do.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:

11-24-02

This instrument prepared by:

Eric L. Sappenfield
Attorney at Law
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#5 Rutland Place
Southaven, MS 38671
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foreclosures/8814sub

STATE MS. - DESOTO CO. AK
FILED

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BK 1330 PG 452
W.F. [Signature] OLK.

